

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Robert J. Polilli, et al.  
Serial No. : 10/723,996  
Filed : November 26, 2003  
Title: METHODS AND SYSTEMS FOR PROVIDING  
JUVENILE LIFE INSURANCE PRODUCT WITH  
PREMIUM WAIVER FEATURES  
Group Art Unit : 3626  
Examiner : Kristine K. Rapillo  
Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

In response to the Office Action dated August 19, 2009, Applicants submit  
the following:

**Amendments** begin on page 2 of this paper; and

**Remarks** begin on page 5 of this paper.